REMARKS

Claims 1 - 43 are pending in this application. By this Amendment, the abstract is added, claims 4-28, 30-32, 35-38, 40 and 41 are amended to eliminate multiple dependencies and claims 42 and 43 are added. Prompt and favorable consideration on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff

Registration No. 27,075

Daniel A. Tanner, III Registration No. 54,734

JAO:DAT/per

Attachment:

Abstract

Date: April 21, 2006

OLIFF & BERRIDGE, PLC P.O. Box 19928 Alexandria, Virginia 22320 Telephone: (703) 836-6400 DEPOSIT ACCOUNT USE
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